
Federal Reserve Release



H.2

Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 14

Week Ending April 5, 2003

Testimony And Statements

Check Truncation Act -- statement by Vice Chairman Ferguson before the Senate Committee on Banking, Housing, and Urban Affairs.

- Published, April 3, 2003

Bank Holding Companies

Illini Corporation, Springfield, Illinois -- request for reconsideration of the Board's denial of the application to acquire Illinois Community Bancorp, Inc., Effingham, and Illinois Community Bank.

- Denied, March 31, 2003

Mizuho Financial Group, Inc., Tokyo, Japan, and Mizuho Asset Trust & Banking Co., Ltd. -- commenter's request for reconsideration of the Board's approval of the applications in connection with an internal corporate reorganization.

- Denied, April 3, 2003

Board Operations

Equal Employment Opportunity -- final rule amending the Board's Rules Regarding Equal Opportunity.

- Approved, April 2, 2003

Regulations And Policies

Financial System Resilience -- publication of Interagency Paper on Sound Practices to Strengthen the Resilience of the U.S. Financial System.

- Approved, April 2, 2003

BS&R	Banking Supervision and Regulation	RBOPS	Reserve Bank Operations and Payment Systems
C&CA	Consumer and Community Affairs	IF	International Finance
FOMC	Federal Open Market Committee	OSDM	Office of Staff Director for Management

Bank Branches, Domestic

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 130 St. Johns Common Road, Jacksonville, Florida.

- Approved, March 31, 2003

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 8350 Millicent Way, Shreveport, Louisiana.

- Approved, April 1, 2003

Kansas City

Bank of Colorado, Fort Collins, Colorado -- to establish a branch at 3640 West 10th Street, Greeley.

- Approved, April 3, 2003

Chicago

First Banking Center, Burlington, Wisconsin -- to establish a branch at 203 Water Street, Shullsburg.

- Approved, March 31, 2003

Kansas City

First State Bank N.M., Taos, New Mexico -- to establish a branch at 100 North Guadalupe Street, Santa Fe.

- Approved, April 2, 2003

Kansas City

The Payne County Bank, Perkins, Oklahoma -- to establish a branch at 417 East Highway 33.

- Approved, April 4, 2003

Bank Branches, Domestic

Richmond

Potomac Bank of Virginia, Vienna, Virginia -- to establish a branch at 9910 Main Street, Fairfax; to subsequently designate it as the bank's new main office; and to retain the old main office at 133 Maple Avenue, Vienna, as a branch.

- Approved, April 2, 2003

Dallas

Texas Bank, Weatherford, Texas -- to establish a branch at 4841 Colleyville Boulevard, Colleyville.

- Approved, April 3, 2003

Bank Holding Companies

San Francisco

Bay View Capital Corporation, San Mateo, California -- to acquire Bay View Acceptance Corporation and thereby engage in certain nonbanking activities.

- Approved, April 4, 2003

Kansas City

Bethlehem Financial Corporation, Belen, New Mexico -- to become a bank holding company through the acquisition of Bank of Belen.

- Approved, April 3, 2003

Chicago

Capitol Bancorp, Ltd., Lansing, Michigan -- to acquire, through its subsidiary, First California Southern Bancorp, San Diego, California, shares of First International Bank, Chula Vista; and for First California Southern Bancorp to become a bank holding company through the acquisition of shares of First International Bank.

- Withdrawn, April 2, 2003

Atlanta

CBS Banc-Corp., Russellville, Alabama -- to merge with Community Financial Services, Inc., Bolivar, Tennessee, and thereby acquire its subsidiary, Bank of Bolivar.

- Approved, April 2, 2003

Bank Holding Companies

Kansas City

Hume Bancshares Acquisition Corp., St. Louis, Missouri -- to become a bank holding company through the acquisition of Hume Bancshares, Inc., Hume.
- Withdrawn, April 3, 2003

Secretary

M&T Bank Corporation, Buffalo, New York -- to acquire shares of Clarity Payment Solutions, Inc., New York, and thereby engage in management consulting services and data processing and transmission activities.
- Approved, March 31, 2003

Cleveland

Main Street Financial Services Corp, Wheeling, West Virginia -- to become a bank holding company through the acquisition of Main Street Banc Corp.
- Approved, April 4, 2003

Atlanta

Mountain Bancshares, Inc., Dawsonville, Georgia -- to become a bank holding company through the acquisition of Mountain State Bank, a de novo bank.
- Approved, March 31, 2003

Atlanta

SNB Bancshares, Inc., Macon, Georgia -- to acquire Bank of Gray, Gray.
- Approved, April 4, 2003

Minneapolis

TCF Financial Corporation, Wayzata, Minnesota -- to acquire additional shares of TransCommunity Bankshares Incorporated, Richmond, Virginia.
- Approved, April 2, 2003

Bank Premises

Atlanta

Capital City Bank, Tallahassee, Florida -- to increase its investment in bank premises.
- Withdrawn, March 31, 2003

Bank Premises

Cleveland

Heartland Bank, Croton, Ohio -- investment in bank premises.
- Approved, April 1, 2003

Banks, State Member

Dallas

The Security State Bank of Pecos, Pecos, Texas -- to increase its investment in its community development corporation, TransPecos Development Corp.
- Approved, April 4, 2003

Change In Bank Control

Kansas City

Central of Kansas, Inc., Junction City, Kansas -- change in bank control.
- Permitted, April 3, 2003

Atlanta

Eagle National Holding Company, Miami, Florida -- change in bank control.
- Permitted, April 4, 2003

Atlanta

East Alabama Financial Group, Inc., Wetumpka, Alabama -- change in bank control.
- Permitted, April 4, 2003

Kansas City

First Medicine Lodge Bancshares, Inc., Overland Park, Kansas -- change in bank control.
- Permitted, March 31, 2003

Minneapolis

First State Agency of Lake Lillian, Inc., Lake Lillian, Minnesota -- change in bank control.
- Permitted, April 4, 2003

San Francisco

Idaho Banking Company, Boise, Idaho -- change in bank control.
- Permitted, April 1, 2003

Change In Bank Control

Chicago

Knisely Financial Corp., Butler, Indiana -- change in bank control.
- Permitted, April 4, 2003

Dallas

Lea County Bancshares, Inc., Hobbs, New Mexico -- change in bank control.
- Permitted, April 2, 2003

Competitive Factors Reports

St. Louis

First Citizens National Bank, Dyersburg, Tennessee -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of five branches of Pulaski Bank and Trust Company, Little Rock, Arkansas.
- Submitted, April 3, 2003

Philadelphia

First County Bank, Doylestown, Pennsylvania -- report on competitive factors of the proposed merger with UNB Acquisition, Inc., Souderton.
- Submitted, April 4, 2003

Richmond

First-Citizens Bank and Trust Company of South Carolina, Columbia, South Carolina -- report on competitive factors of the proposed purchase of certain assets and assumption of deposit liabilities of the Powdersville branch of Carolina First Bank, Greenville.
- Submitted, March 31, 2003

San Francisco

K-Fed Bancorp, Covina, California -- report on competitive factors of the proposal to become a mutual holding company through the reorganization of Kaiser Federal Bank.
- Submitted, April 2, 2003

Extensions Of Time

Chicago

Goodfield Financial Corporation, Goodfield, Illinois -- extension to July 3, 2003, to become a bank holding company through the acquisition of Goodfield State Bank.
- Granted, April 3, 2003

Extensions Of Time

Dallas

Overton Financial Corporation, Overton, Texas -- extension to June 30, 2003, to increase ownership in Longview Financial Corporation, Longview, and thereby maintain ownership in Longview Delaware Corporation, Dover, Delaware, and its subsidiaries, Longview Bank and Trust Company, Longview, Texas, and First State Bank, Van.
- Granted, April 4, 2003

Kansas City

Premier Bank, Denver, Colorado -- extension to June 22, 2003, to establish a mobile branch to operate within 35 miles of the branch at 1630 Stout Street.
- Granted, April 4, 2003

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, April 5, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, April 5, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3a1, 3a3	Woori Bank, Seoul, Korea, to acquire 100 percent of the capital stock of Panasis Bank, N.A., Fort Lee, New Jersey	Newspaper – 4/13/2003 Fed Reg – 4/18/2003

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4c8	Commerzbank Aktiengesellschaft AG, Frankfurt, Germany, to engage directly or indirectly in certain nonbanking activities through its existing wholly-owned U.S. broker-dealer subsidiary, Commerzbank Capital Markets Corporation, New York, New York.	Fed Reg – 4/23/2003

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, April 5, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Fulton Financial Corporation, Lancaster, PA, to acquire Premier Bancorp, Inc., Doylestown, PA.	Newspaper: 05/01/ 2003 Fed. Reg.: 05/02/2003

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, April 5, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
604024	Minster Bank 95 West 4 th Street Minster, OH 45865	01/13/2003	04/02/2003	O		X

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, April 5, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	RBC Ce ntura Bank, Rocky Mount, North Carolina, to establish a branch at 1400 Howell Branch Road, Winter Park, Florida.*	Newspaper – 04/18/2003

*Subject to the provisions of the Community Reinvestment Act.

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
292524	Four Oaks Bank & Trust Company 611 US Highway 301 South Four Oaks, North Carolina 27524	01/13/2003	04/02/2003	S	X	

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, April 5, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 2825 Smith Avenue, Baltimore, Maryland, to be known as the Greenspring Office.*	Newspaper-04/11/2003
FBSEA	Banco de Sabadell, S.A., Miami, Florida, to convert its existing state chartered international bank agency into a state chartered international bank branch.	Newspaper-N/Avail

*Subject to provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	American Trust Bancorp, Roswell, Georgia, to become a bank holding company by acquiring American Trust Bank, Roswell, Georgia (in organization).*	Newspaper-05/01/2003 Fed Reg-04/24/2003
3(a)(1)	Sterling BancGroup, Inc., Lantana, Florida, to become a bank holding company by acquiring Sterling Bank, Lantana, Florida (formerly known as Sterling Bank, F.S.B.).	Newspaper-04/18/2003 Fed Reg-04/18/2003

*Subject to provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
3(a)(1)	North Georgia Bancorp, Inc., Watkinsville, Georgia, notice to become a bank holding company by acquiring North Georgia Bank, Watkinsville, Georgia

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, April 5, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c) & Branches	Comerica Bank, Detroit, Michigan, to merge with Comerica Bank-Texas, Dallas, Texas and Comerica Bank-California, San Jose, California, and thereby to establish 15 branches.	Newspaper – N/Avail
18(c) & Branches	Midwest Bank and Trust Company, Elmwood Park, Illinois, to merge with CoVest Banc, National Association, Des Plaines, Illinois, and thereby to establish branches at 749 Lee Street, Des Plaines, Illinois, 2601 West Schaumburg, Schaumburg, Illinois, and 770 West Dundee Road, Arlington Heights, Illinois.*	Newspaper – 04/25/2003

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Commerce Bancorp Rabbi Trust, Berkeley, Illinois, to increase ownership from 9.97 percent to 10.21 percent of Commerce Bancorp, Inc., Berkeley, Illinois, and thereby indirectly acquire control of National Bank of Commerce, Berkeley, Illinois.	Fed Reg – N/Avail Newspaper – N/Avail
3(a)(5)	Midwest Banc Holdings, Inc., Melrose Park, Illinois, to acquire 100 percent of the voting shares of CoVest Bancshares, Inc., Des Plaines, Illinois, and thereby indirectly acquire CoVest Banc, National Association, Des Plaines, Illinois.*	Fed Reg – 04/28/2003 Newspaper – 04/25/2003
3(a)(3)	National Bancshares, Inc., Bettendorf, Iowa, to acquire at least 400,000 shares, or 33.56 percent of Benchmark Bancorp, Inc., Aurora, Illinois, and thereby indirectly Benchmark Bank, Aurora, Illinois.*	Fed Reg – 04/18/2003 Newspaper – N/Avail
CIC	Notice by Francis E. Powers, to acquire 49.78 percent of the voting shares of Union Bancorporation, Defiance, Iowa, and thereby indirectly acquire Defiance State Bank, Defiance, Iowa.	Fed Reg – 04/17/2003 Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
3(a)(1) Notice	Peoples Bancshares, Inc., Elkhorn, Wisconsin, to become a bank holding company by acquiring 100 percent of Peoples Bank, Elkhorn, Wisconsin.

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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					<i>LrgBk</i>	<i>SmBk</i>
689740	F&M Bank of Iowa 11 North 1 st Avenue Marshalltown, Iowa 50158 (641) 754- 5500	07/01/2002	03/31/2003	S	X	

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, April 5, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First Bank, St. Louis, Missouri, to establish a branch facility to be located at 4000 Green Mount Crossing Drive, Shiloh, Illinois.*	Newspaper – 04/03/2003

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A3	Pulaski Investment Corporation, Little Rock, Arkansas, to acquire 100 percent of The Munford Union Bank, Munford, Tennessee. (Previously submitted during the week ending March 29, 2003)*	Newspaper – 04/28/2003 Fed Reg – 04/28/2003
3A1	FCB Financial Services, Inc., Marion, Arkansas, to become a bank holding company by acquiring 100 percent of First Community Bank of Eastern Arkansas, Marion, Arkansas.*	Newspaper – N/Avail Fed Reg – 05/07/2003
CIC	Notice by Tommy W. Ross, Milan, Tennessee, to increase control of Hometown Bancorp, Inc., Milan, Tennessee.	Newspaper – N/Avail Fed Reg – 04/21/2003

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
Member	Bank of Plato, Plato, Missouri, to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, April 5, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18c & Branch	First State Bank Southwest, Pipestone, Minnesota, to purchase the assets and assume the liabilities of the Edgerton and Leota, Minnesota, offices of Bremer Bank, National Association, Marshall, Minnesota, and incident thereto establish a branch facility at 423 Main Street, Leota, Minnesota.*	Newspaper – 04/21/2003
Branch	Farmers State Bank, Victor, Montana, to establish a branch facility at 11000 Highway 93 South, Lolo Montana*	Newspaper – 04/04/2003

*Subject to the provisions of the Community Reinvestment Act.

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Change in control notice by the Robert E. Meyerson Revocable Trust and the Suzanne L. Meyerson Revocable Trust, to gain control of Cattail Bancshares, Inc., Atwater, Minnesota, and thereby indirectly gain control of State Bank of Kimball, Kimball, Minnesota, and Atwater State Bank, Atwater, Minnesota.	Fed Reg- 04/15/2003 Newspaper- N/Avail

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
2855156	Community Bank Chaska, Chaska, Minnesota	12/23/2002	04/04/2003	S		X

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, April 5, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	The Payne County Bank, Perkins, Oklahoma, to establish a branch at 417 E. Highway 33, Perkins, Oklahoma.	Newspaper - 03/28/2003

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Hume Bancshares Acquisition Corp., Saint Louis, Missouri, to become a bank holding company through the acquisition of 100 percent of the voting shares of Hume Bancshares, Inc., Hume, Missouri, parent of Hume Bank, Hume, Missouri.	Newspaper - 04/19/2003 Fed Reg - 05/02/2003
3(a)(3)	Central Financial Corporation, Hutchinson, Kansas, to acquire up to 7.45 percent of the voting shares of The Royal Palm Bank of Florida, Naples, Florida.	Newspaper - N/Avail Fed Reg - N/Avail
CIC	Notice by M. Brian Yarrington, Thermopolis, Wyoming to acquire control of State Holding Company, parent of First State Bank of Thermopolis, both in Thermopolis, Wyoming.	Newspaper - N/Avail Fed Reg - 04/22/2003

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, April 5, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Mr. Jerry L. Clark, De Leon, TX, only notificant, to acquire an interest in F & M Bancshares, Inc., De Leon, TX	Fed Reg – 04/24/2003 Newspaper – N/Avail
3(a)(1)	Premier Bancshares, Inc., Dallas, TX, and Premier Delaware Bancshares, Inc., Dover, DE, and Synergy Financial Group, Inc., Waco, TX, to acquire Synergy Bank, SSB, Waco, TX*	Fed Reg – 05/01/2003 Newspaper – 04/26/2003
3(a)(1)	Premier Delaware Bancshares, Inc., Dover, DE, and Synergy Financial Group, Inc., Waco, TX, to acquire Synergy Bank, SSB, Waco, TX*	Fed Reg – 05/01/2003 Newspaper – 04/26/2003
3(a)(1)	Synergy Financial Group, Inc., Waco, TX, to acquire Synergy Bank, SSB, Waco, TX*	Fed Reg – 05/01/2003 Newspaper – 04/26/2003
3(a)(1)	RAM Security Holdings, Ltd., Waco, TX, and RAM Security Holdings GP, Inc., Waco, TX, to acquire Security Bancshares, Inc., Waco, TX*	Fed Reg – 05/02/2003 Newspaper – N/Avail
3(a)(1)	RAM Security Holdings GP, Inc., Waco, TX, as general partner, to acquire RAM Security Holdings, Ltd., Waco, TX, and Security Bancshares, Inc., Waco, TX*	Fed Reg – 05/02/2003 Newspaper – N/Avail
3(a)(3)	Southwest Bancorporation of Texas, Inc., Houston, TX, to acquire Maxim Financial Holdings, Inc., Dickinson, TX, Maxim Financial Holdings of Delaware, Inc., Wilmington, DE, and Maxim Bank, Dickinson, TX*	Fed Reg – 05/05/2003 Newspaper – N/Avail

*Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate -income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, April 5, 2003

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Notice by Alan Wilber Rolley, Dallas, Texas, and Blake Alan Rolley, Flagstaff, Arizona, acting in concert, to increase their ownership up to 33.06 percent of Arizona Bancshares, Inc., Flagstaff, Arizona.	

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

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					<i>LrgBk</i>	<i>Smbk</i>
231961	Bank of Santa Clara 1955 El Camino Real Santa Clara, California 95050-4067 (408) 987- 9403	12/02/2002	03/31/2003	S	X	
749569	Golden Gate Bank 344 Pine Street San Francisco, California 94104-3201 (415) 421- 9000	12/02/2002	03/31/2003	S	X	
480563	Union Safe Deposit Bank 317 E. Main Street Stockton, California 95202-2902 (209) 946- 5011	12/02/2002	03/31/2003	S	X	

The above listing has been prepared as a courtesy by the Federal Reserve Bank of San Francisco, and is not intended to replace formal notices required by statute or regulation; the Reserve Bank assumes no responsibility for errors or omissions.

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	